

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-14541-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns 1010 Breckenridge Drive Somerville, NJ 08876	Naoko Stearns 1010 Breckenridge Drive Somerville, NJ 08876
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Social Security No.:

xxx-xx-7433	xxx-xx-2771
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Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on April 20, 2020 and a confirmation hearing on such Plan has been scheduled for September 1, 2020.

The debtor filed a Modified Plan on August 10, 2020 and a confirmation hearing on the Modified Plan is scheduled for Sept. 15, 2020 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: August 11, 2020

JAN: pbf

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 5  
United States Bankruptcy Court  
District of New JerseyIn re:  
Scott D Stearns  
Naoko Stearns  
DebtorsCase No. 20-14541-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 186Page 1 of 4  
Total Noticed: 93

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db/jdb #+Scott D Stearns, Naoko Stearns, 1010 Breckenridge Drive, Somerville, NJ 08876-3687  
 r +Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335  
 cr +SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 518767832 +20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425  
 518842997 +20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3100  
 518767837 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)  
 518767847 +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241  
 518767845 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518767844 +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218  
 518767843 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518767851 +-BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)  
 518767849 +Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823  
 518767850 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 518784813 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 518767855 +Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518767856 +Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253  
 518837998 +Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 518767870 +Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281  
 518767872 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
 518767871 +Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
 518767873 +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438  
 518767874 +Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243  
 518767875 +Deprtment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 518767877 +Deprtment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 518767881 +Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100  
 518767882 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 518767885 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 518767886 +-FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263)  
 518767890 +-FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962)  
 518767887 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001  
 518767889 +Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904  
 518767888 +Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522  
 518767891 +Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000  
 518804031 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 518767893 Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357  
 518767896 +Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663  
 518767897 +New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300, Albany, NY 12205-0300  
 518840646 +PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 518767900 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 518767898 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 518767899 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982  
 518767902 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518767903 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 518767904 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130  
 518767905 Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
 518767906 +Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121  
 518841256 +SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430  
 518767907 +Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023  
 518767909 #+Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829  
 518767908 +Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710  
 518767910 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
 518767911 Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
 518767917 +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404  
 518767922 +Syncb/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253

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518796332 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2100  
518767928 +Target, Po Box 673, Minneapolis, MN 55440-0673  
518767927 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
518767934 +Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663  
518767936 +Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517  
518767935 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2020 00:17:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2020 00:17:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518767838 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18 American Honda Finance, 600 Kelly Way, Holyoke, MA 01040

518767833 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

518770086 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

518767841 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 12 2020 00:16:45 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853

518767842 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 12 2020 00:16:45 AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145

518793124 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 12 2020 00:16:17 Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

518767854 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:27 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

518767853 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:03 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518767879 E-mail/Text: mrdiscren@discover.com Aug 12 2020 00:16:24 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

518767880 E-mail/Text: mrdiscren@discover.com Aug 12 2020 00:16:24 Discover Financial, Pob 15316, Wilmington, DE 19850

518777049 E-mail/Text: mrdiscren@discover.com Aug 12 2020 00:16:24 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518767884 E-mail/Text: eslbankruptcynotifications@esl.org Aug 12 2020 00:16:59 ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617

518767883 +E-mail/Text: eslbankruptcynotifications@esl.org Aug 12 2020 00:16:59 ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814

518767892 E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 12 2020 00:16:35 Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

518767859 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:24 Chase, 700 Kansas Lane, Monroe, LA 71203

518767857 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:24 Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

518767861 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

518767866 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:25 Chase Card Services, Po Box 15369, Wilmington, DE 19850

518767894 E-mail/Text: camanagement@mtb.com Aug 12 2020 00:16:49 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240

518767895 E-mail/Text: camanagement@mtb.com Aug 12 2020 00:16:49 M & T Bank, Po Box 900, Millsboro, DE 19966

518767919 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:47 Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767920 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:47 Syncb/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001

518767921 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:20 Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767924 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:48 Synchrony Bank/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001

518767923 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:20 Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767925 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:13:20 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767926 +E-mail/PDF: gecscedi@recoverycorp.com Aug 12 2020 00:12:55 Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001

518767931 E-mail/Text: bankruptcy@td.com Aug 12 2020 00:17:13 TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240

518767929 E-mail/Text: bankruptcy@td.com Aug 12 2020 00:17:13 TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

518836413 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 00:24:41 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* 518767839\* +PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)  
518767840\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)  
518767834\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016)  
518767835\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016)  
518767836\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016)  
518767846\* +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
518767848\* +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241  
518767852\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
518767878\* +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
518767876\* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
518767860\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase, 700 Kansas Lane, Monroe, LA 71203)  
518767858\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)  
518767862\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)  
518767863\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)  
518767864\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)  
518767865\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)  
518767867\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
518767868\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
518767869\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
518767901\* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
518767915\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767916\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767912\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767913\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767914\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767918\* +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404  
518767932\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240)  
518767930\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243)

TOTALS: 0, \* 29, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Justin M Gillman on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com; jgillman@ecf.courtdrive.com  
Justin M Gillman on behalf of Joint Debtor Nacko Stearns ecf@gbclawgroup.com,  
R47252@notify.bestcase.com, e4eaf5f23@maildrop.clio.com; jgillman@ecf.courtdrive.com  
Sherri Jennifer Smith on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7